

California National Guard Operation Ready Families Program E-Newsletter

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Free Guide Helps Deployed Families

By Donna Miles
American Forces Press
Service

WASHINGTON, March 10, 2004 -- A new, free guide being offered by the National Fatherhood Initiative is designed to help service members maintain their important role in their children's lives during military deployments.

"The Deployed Fathers and Families Guide," released in January, offers tips to help families cope with the practical as well as emotional aspects of family separations caused by

deployments, explained Vincent DiCaro of the National Fatherhood Initiative.

The guide expands upon the institute's popular brochure, "10 Ways to Stay Involved With Your Children During Deployment."

DiCaro said the new guide builds on tips in the brochure to help family

Members prepare to handle the many day-to-day issues within households typically handled by the service member who is about to deploy. The guide also addresses the

emotional challenges families face during deployments, particularly those to dangerous regions of the world.

"Fathers play a unique and irreplaceable role within the family," said DiCaro. "Our goal is to help them stay as connected as possible when they are gone."

For a free copy of the guide or brochure, fill out the electronic request form on the institute's Web site (www.fatherhood.org/). The site also allows military children to

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California National Guard Teen Adventure Week

On 21-27 June 2004, California National Guard teens will gather at Camp San Luis Obispo for the 2nd Annual California National Guard Teen Adventure Week. The event is the chance for sons, daughters, and others

sponsored by CNG members to come together and learn about the Guard and about themselves. See the Operation Ready Families web site (<http://www.calguard.ca.gov/readyfamilies>) for the

newsletter that explains the event as well as the application documentation. For additional information, please call SGT Connie Mesta at (562) 795-2460 or email at conception.mesta@ca.ngb.ar.mil.

Free Guide Helps Deployed Families (cont.)

(Continued from page 1)

post an online message to their deployed fathers.

The brochure and guide also are available by calling (301) 948-0599 or Writing to National Fatherhood Institute, 101 Lake Forest Blvd., Gaithersburg, MD 20877.



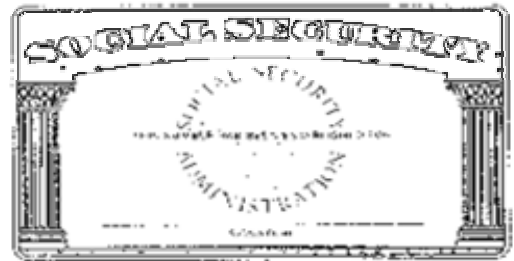
DFAS changes leave, earning statements to reduce identity theft

ARLINGTON, Va. (Feb. 13) -- Leave and Earning Statements for all service members and Defense Department civilians, and paychecks for military retirees will soon have more protection over identity theft.

Over the next several weeks, the Defense Finance and Accounting Service will drop the first five digits of a person's social security number from all pay statements and checks to guard against identity theft.

"The changes apply to everyone," said Patrick T. Shine, acting director Defense Finance and Accounting Service. The proposal "originated internally and will be phased in over the next couple of pay periods." Reports of identity theft have substantially increased in recent years, according to the Federal Trade Commission, which monitors the issue.

This change is to be for all hard copy leave and earning statements. This does not apply to elec-



tronic copies of statements found on myPay, the online system for access and control of customers personal pay information (<https://mypay.dfas.mil>).

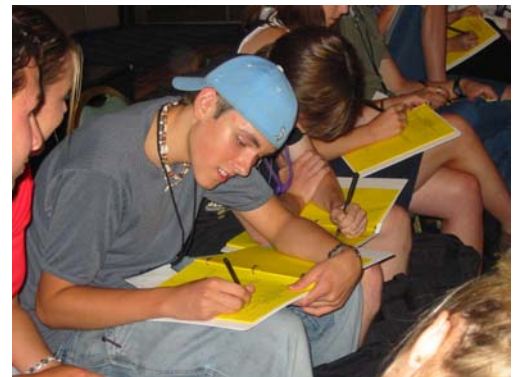
Five years ago, the number of complaints to the FTC was roughly 23,400. By 2001, the rate had more than tripled to about 86,200. Based on figures released in January 2004, the number of complaints of identity theft nearly topped 215,000 for 2003. The Social Security Administration also has taken the same step of eliminating the first five social security numbers on the millions of checks it issues

National Teen Leadership Program

The California National Guard Drug Demand Reduction Program will once again sponsor Guard teens to attend one of two summer sessions of the National Teen Leadership Program (NTLP). This year's sessions are:

25-27 June - UCLA
16-18 July - San Jose State

For further information on NTLP, check out their website at www.teenleader.org. For information on having your teen sponsored to participate in one of the



sessions, please call SSG Bradley Fairley (916) 854-3883.

Savings plan open to deployed soldiers

By Pvt. 2 Terri Rorke
11th Public Affairs De-
tachment

BAGRAM, Afghanistan – While soldiers are deployed here serving their country, they have the privilege of saving money and earning interest by participating in

the savings deposit program here.

Currently, the finance office has a weekly average of twenty people coming in to make deposits under the program, said Capt. Monica Sneed, Detachment A, 126th Finance Battalion, Fort Bragg,

N.C.

Considering there are about 5,000 soldiers here that number doesn't amount up to a lot of soldiers participating in the savings plan. Plus, she said there are a lot of repeat customers

who contribute every week.

"It's a really good program because the interest is so high," said Sneed of the program that has government backing.

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Mail fraud on the rise

March 08, KLAS TV
(Las Vegas, NV)

The U.S. Postal Inspection Service says it might be time to re-think how you pay your bills, especially for people who drop their checks in community mailboxes. The boxes were designed to make it easier on the postal service, and allow neighbors to go to one spot to retrieve their mail. But the community mailbox, which usually stores anywhere from 6 to 12 mailboxes, has be-

come a popular place for crime. When residents place their checks in the outgoing mail slot, thieves are coming by and collecting them before a mail carrier gets to the box. It's become such a popular crime, that one U.S. Postal Inspector advises that no money should ever be placed in these drop slots, especially overnight. "What we don't want people to do is to go out on Saturday night, or whatever night of the week it is,

and put it out there and leave that mail out there overnight. If people can keep that mail out of there on an overnight status, they're not going to become a victim," says inspector D. Obritsch. He says the chance of someone stealing your check is decreased just by placing it in the box during the day before a mail carrier comes by.

HOW TO TAKE ADVANTAGE OF THE 2003 MILITARY FAMILY TAX RELIEF ACT

By: Robert S. Schriebman,
Captain JAG SMR

The IRS wants to help military personnel and their families take advantage of income exclusions for death benefit payments and certain home sales. Both provisions are retroactive, so some qualifying taxpayers must file amended income tax returns to claim these tax breaks. The IRS says

that the best way to get these tax breaks is to put the words "Military Family Tax Relief Act" in red at the top of an amended return or your 2003 and subsequent returns. This will speed processing.

The new law doubled the death benefit paid to survivors of deceased Armed Forces members from \$3,000 to \$12,000, made

this entire amount tax free and made the changes effective for deaths occurring after September 10, 2001. Recipients who already paid tax on benefits received for deaths after the effective date may file an amended return on form 1040X and claim a refund.

Taxpayers may exclude gain on a home sale, provided they have owned and used the home as a

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Family Assistance Network for California

The California National Guard established a Family Assistance Network as a resource to Guard and other military families - especially those involved in current deployments. They have developed rosters of civilian, government, and military agencies that can help families dealing with issues that have surfaced because of active duty.

State FAC Coordinator	(916) 854-3627 or (916) 275-5934	steven.maloney@ca.ngb.army.mil
Sacramento	(916) 854-3340 or (916) 870-3121	lorrie.miller@ca.ngb.army.mil
San Jose	(408) 277-1047 or (408) 595-9847	ruby.scheid@ca.ngb.army.mil
Santa Rosa	(707) 974-8004	debbie.skolnik@ca.ngb.army.mil
San Luis Obispo	(805) 594-6431 or (805) 431-3866	candelario.carrizales@ca.ngb.army.mil
Fresno	(559) 217-9976	bonnie.boggs@ca.ngb.army.mil
Bakersfield	(661) 978-7782 or (661) 397-8795	lacy.gomez@ca.ngb.army.mil
Glendale	(818) 551-2138 or (818) 402-3296	brisilia.jimenez@ca.ngb.army.mil
Orange	(714) 288-8250 or (714) 231-5930	marco.velez@ca.ngb.army.mil

Senior Command Points of Contact

Army National Guard

40th Infantry Division	(562) 254-6955	saundria.cardwood@ca.ngb.army.mil
49th Combat Support Cmd	(707) 437-2459 or (707) 580-3319	terri.cuffe@ca.ngb.army.mil

Air National Guard

129th Air Rescue Wing	(650) 603-9118	family_readiness2004@yahoo.com
144th Fighter Wing	(559) 454-5383	barbara.draughon@cafres.ang.af.mil
146th Airlift Wing	(805) 986-7611	joann.bellen@cachan.ang.af.mil
162nd Combat Comm. Group	(916) 569-2260	robert.mcgregor@camoff.ang.af.mil
163rd Air Refueling Wing	(909) 265-0525	hal.byers@camarck.ang.af.mil

Army and Air Force One Source: A Helpful Tool

Army and Air Force One Source can help make life easier by providing contacts, information, and practical solutions to life's problems. Access is easy, on the phone or online, with one-on-one consultation, articles, seminars, workshops and much more. All confidential at no cost to you.

Army Guard - visit: www.armyonesource.com
(user ID: army Password: onesource) or call 800-464-8107

Air Guard - visit : www.airforceonesource.com
(user ID: airforce Password: ready) or call 800-707-5784

Consultants who speak Spanish, simultaneous translation into more than 140 other languages, and TTY/TDD are also available.



Officials stress need to update DEERS

Defense Enrollment Eligibility Reporting System (DEERS) officials emphasized this week the importance of updating records when personal eligibility information changes, and noted several ways to make the changes. Eligibility changes include changes in military career status and family status such as marriage, divorce, birth and adoption.

Beneficiaries may update their DEERS address, telephone number, and e-mail address through several methods:

- DEERS Web site at <https://www.dmdc.osd.mil/appj/address/index.jsp>. It's quick and easy and the best time to update is during non-peak hours.

- Visit a local personnel of-

fice that has a uniformed service ID card facility. To locate the nearest ID card facility, visit www.dmdc.osd.mil/rsl/. Call ahead for hours of operation and for instructions to update a record for someone who is housebound.

- Fax address changes to 1 (831) 655-8317.

- Call the Defense Manpower Data Center Support Office (DSO) Telephone Center at 1 (800) 538-9552 or for the Deaf (TTY/TDD): 1 (866) 363-2883. Hours of operation are 6 a.m. to 3:30 p.m. (Pacific time), Monday through Friday, except Federal holidays.

- Mail the changed information to the DSO, ATTN: COA, 400 Gigling Road, Seaside, CA 93955-6771.

Updating Information other than addresses.

Beneficiaries need to provide important pieces of documentation, such as marriage, birth, or death certificates; DD 214s; DD 1172s; etc. Beneficiaries should contact the nearest military ID card facility to find out what documents are needed.

Once beneficiaries have the necessary documents, they can present them at the ID card facility or send a letter or fax to the DSO at the address and number noted above.

Un-remarried former spouses should note that they are now listed in DEERS under their own Social Security number and not that of the sponsor. For more information and links to related sites, please go to <http://www.tricare.osd.mil/deers/default.cfm>

HOW TO TAKE ADVANTAGE OF THE 2003 MILITARY FAMILY TAX RELIEF ACT

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principle residence for two of the five years before the sale. Liberal new rules may apply to those who satisfy only part of the two year rule. Military personnel often retain ownership of a home while away on duty but eventually sell it without returning to live in it. Don't let this situation prevent you from taking advantage of the new exclusion.

Let me explain.

The new law allows persons on qualified extended duty in the U.S. Armed Forces or the Foreign Service to suspend this five year test period for up to ten years of such duty time. A taxpayer is considered to be on qualified extended duty when that duty station is at least 50 miles from the subject residence, or when

residing under orders in government housing, for more than 90 days or for an indefinite period.

These new home sales rules are retroactive to home sales made after May 6, 1997. A taxpayer may use this new provision for only one property at a time and may exclude gain on only one home sale in any two year pe-

riod. Although an amended return must usually be filed within three years of the original return's due date, the law gives qualifying taxpayers who sold a home before 2001 until November 10, 2004 to file an amended return claiming the exclusion.

National Guard Bureau Family Program and Family Youth Program websites reinstated

We are pleased to announce that the National Guard Bureau Family Program and Family Youth Program websites have been reinstated. Please encourage your Family Readiness Groups and Volunteer Staffs to access the site, explore it and provide feedback.

This is the first step in making this the state of the art site you require in providing informational support to families of our National Guard members.

These sites will be continuously improved with additional content, sur-

vey tools, bulletin board capability, and calendars of events along with many other items for your convenience. Please sign in and join our National Guard Online Community!

The sites can be opened at www.guardfamily.org

and www.guardfamilyyouth.org

Enjoy and tell us what you think.

Richard P. Flynn
MAJ, NGB
Chief, Family Readiness



Victor Valley guard families say goodbye

Saturday, March 13, 2004
By CHRISTINA L. ESPARZA/Daily Press Staff Writer

DELANTO - Maliah Calhoun, a 16-month-old girl with a shy smile and curly brown pigtails, sat on her dad's lap and he kissed her on the

forehead.

She may be too young to understand, but she will once again have to say good-bye to Anthony Calhoun as he prepares to leave Iraq as a sergeant in the California National Guard.

"I hoped I could finish a couple of years of school and play sports," said the 23-year-old Adelanto resident. But "I got to do what I got to do."

Calhoun is a member of Bravo Company 1st Battalion, 185th Ar-

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Savings plan open to deployed soldiers

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Sgt. 1st Class Rodney Richardson of the 126th Finance Battalion said, "I don't think they know the true benefit to the soldier," even though everyone first deploying here receives a welcome brief and is informed of the savings program.

There are some stipulations to remember when signing up for the program:

- Members must have served in the theatre for at least 30 consecutive

days or at least one day in each of the three consecutive months.

- Members may contribute up to \$10,000 into the program. They may contribute up to the amount of money they are entitled to receive on the payday prior to the deposit. The soldier may contribute an entire month's unallotted pay.

- Contributions may be allotted for active duty soldiers. National Guard and Reserve soldiers on Active status

must give contributions in cash.

- Interest will accrue 10 percent annually, 2.5 percent quarterly, .01667 percent for two months and .00833 percent for one month on amounts less than \$10,000. No interest is paid on amounts exceeding \$10,000, except in the case of a member who is missing in action.
- Deposits made on or before the tenth of the month will accrue inter-

est from the first of the month. Deposits made after the tenth of the month will accrue interest from the first day of the following month.

- All contributions will stop accruing interest 90 days after the soldier has departed theatre. If the 90th day doesn't end on the end of the month, interest will stop accruing the month prior.

Victor Valley guard families say goodbye

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mored Regiment, which will leave over the weekend to support operations in Iraq.

In the meantime, his wife, Jamie, will lean on family and friends for moral support the year her husband is away.

"I've got to be tough for them," Jamie Calhoun said, referring to the couple's children, Maliah and Jonathan, 8.

Denice Stefanovisch and her husband, Sgt. Robert Stefanovisch, are in the process of moving into another

home in Victorville. But he, too, is leaving for Iraq.

"We home school our kids and he home schools the youngest," Denice Stefanovisch said. "He's a good dad. He helps out a lot."

While Denice Stefanovisch said she'll also miss the small things her husband does - such as gassing up the car - she's confident she could get through his year-long departure with the help of friends, family, church and the California National Guard's Family Readiness program, a

support group to help families with deployed loved ones.

"It's informative," Denice Stefanovisch said. "I learned things I didn't know about."

Donna Marnoff, whose husband is set to leave for Iraq today, said the support group is good because a lot of information about the guardsmen gets filtered down to their families.

Marnoff's husband, Spc. Robert Marnoff, ended his three-day leave Friday and headed to Fort Irwin, from where he will depart for Iraq.

He walked away carrying a large duffel bag, which was painful to watch for the couple's 9-year-old, Cody, Donna Marnoff said.

"He (Cody) said, 'Mom, it's just the hardest thing to see him walk away like that,' " said Donna Marnoff of Apple Valley. "They took it pretty hard when we dropped him off. It was a long drive home."

Phone: (800) 449-9662
Fax: (916) 854-3752
Email: Ready.Families@js.ca.ngb.army.mil

Postal address
9800 Goethe Road
P.O. Box 269101
Sacramento, CA 95826-9101

The purpose of Operation Ready Families Program E-Newsletter is to provide a source of Total Guard Family Readiness/Wellness information for the military chain of command and the family member chain of concern.

Please post it on your unit bulletin boards and/or forward it to your unit members and their families. You can also "cut and paste" any of the articles into your unit or Family Readiness Group newsletters; local reproduction and forwarding transmissions of this e-newsletter are authorized and encouraged.

For more information call your unit/command Family Readiness Group or contact,

General Office Phone Number: (800) 449-9662

General Email Address: ready.families@js.ca.ngb.army.mil

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lorrie.miller@ca.ngb.army.mil

2004 Family Readiness Course Schedule

The Operation Ready Families Program will conduct three more sessions of the Family Readiness Course in FY04. Each sessions will cover the key essentials in establishing, maintaining, and enhancing successful Family Readiness systems at the unit and command level. The dates for this year's sessions are:

- 17, 18 April 2004 Port Hueneme/Oxnard - Comfort Inn and Suites
- 22, 23 May 2004 Santa Rosa - Armory @ 1500 Armory Drive

Each course session will run from 8.30am-5.00pm on Saturday and from 8.30am-12.00pm on Sunday. Each session will be limited to 50 attendees (25 military/25 family volunteers). Detailed information and registration form are attached MS Word documents (if you have difficulty opening the attachments, please call June Sato - 916-854-3345 - and she will mail or fax you a copy). You can also register on-line through our program website

www.calguard.ca.gov/readyfamilies/upcoming1.htm.